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6 **UNITED STATES BANKRUPTCY COURT**
7 **NORTHERN DISTRICT OF CALIFORNIA**

8 In re Lisa M Leandro Case No. 09-12028
9 Debtor(s) Chapter 13
Date: December 21, 2009, 1:30 PM
Place Santa Rosa, CA

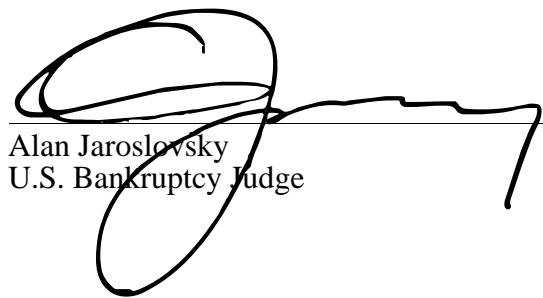
10 **ORDER VALUING LIEN OF JPMORGAN CHASE BANK N.A. AS \$0**

11 A hearing on Debtor's motion to value lien of JP Morgan Chase Bank N.A. (Lienholder)
12 as \$0, was heard at the above date and time. Evan Livingstone appeared for debtor. There was no
13 appearance by Lienholder. The Court finds that notice was proper and good cause has been
14 shown. THE COURT ORDERS:

15 1) For purposes of Debtor's chapter 13 plan only, the lien which Lienholder holds on
16 Debtor's Real Property at 6414 Old Redwood Hwy, Santa Rosa, CA, APN 163-012-028-000
17 ("Real Property"), which is based on a loan made on 1/10/07 by Washington Mutual Bank (loan
18 number 100100000000762893832), is valued at zero dollars (\$0), and may not be enforced,
19 pursuant to 11 U.S.C. §§506, 1322(b)(2) and 1327.

20 2) Upon entry of discharge in Debtor's chapter 13 case, the Lien shall be voided for all
21 purposes. However if Debtor's chapter 13 plan is dismissed or converted to another chapter
22 under the bankruptcy code, this order shall cease to be effective and the Lien shall be retained to
23 the extent recognized by applicable law.

1 Dated: December 24, 2009
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Alan Jaroslovsky
U.S. Bankruptcy Judge